

INVESTORS FINANCIAL CORPORATION OF PETTIS COUNTY, INC.

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 1427006	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$268	\$272	1.7%		
Loans	\$220	\$233	5.7%		
Construction & development	\$28	\$27	-3.5%		
Closed-end 1-4 family residential	\$53	\$58	10.3%		
Home equity	\$3	\$6	143.2%		
Credit card	\$0	\$0			
Other consumer	\$4	\$4	-2.6%		
Commercial & Industrial	\$40	\$48	22.0%		
Commercial real estate	\$52	\$52	0.4%		
Unused commitments	\$20	\$16	-18.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$3	-32.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$8	-41.1%		
Cash & balances due	\$16	\$21	25.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$249	\$254	2.0%		
Deposits	\$198	\$215	8.3%		
Total other borrowings	\$50	\$39	-22.1%		
FHLB advances	\$47	\$39	-17.0%		
Equity					
Equity capital at quarter end	\$18	\$18	-1.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.8%	6.3%	--		
Tier 1 risk based capital ratio	9.0%	8.5%	--		
Total risk based capital ratio	10.2%	9.8%	--		
Return on equity ¹	-12.0%	-78.0%	--		
Return on assets ¹	-0.8%	-5.6%	--		
Net interest margin ¹	3.4%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	71.7%	55.9%	--		
Loss provision to net charge-offs (qtr)	1520.0%	141.6%	--		
Net charge-offs to average loans and leases ¹	0.1%	6.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.0%	15.2%	0.0%	1.6%	--
Closed-end 1-4 family residential	0.5%	2.0%	0.1%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.1%	0.2%	0.2%	--
Commercial & Industrial	7.8%	2.9%	0.0%	5.8%	--
Commercial real estate	1.9%	9.1%	0.0%	1.1%	--
Total loans	2.4%	5.2%	0.0%	1.7%	--